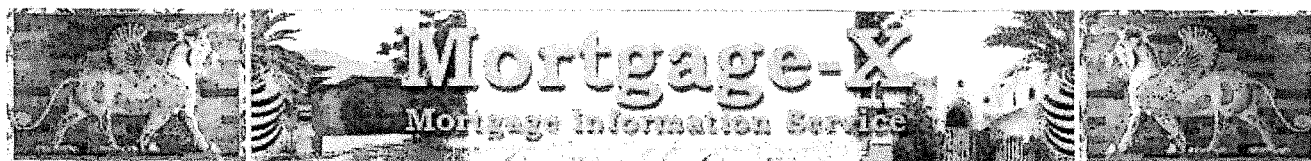


Exhibit E



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Mortgage (ARM) Indexes

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[Current Values](#) + [Release Dates](#) + [Comparison Chart](#) + [Which Index Is Better?](#) + [Mortgage Rate Trend Survey](#)

[Historical Data](#) + [COFI History](#) + [COSI History](#) + [CODI History](#) + [MTA History](#) + [Prime Rate History](#) + [Daily WSJ LIBOR Histories](#) + [Mortgage-X LIBOR History](#)

[Monthly CMT History](#) + [Daily CMT Histories](#) + [FHFB Contract Rate History](#) + [Federal COFI History](#) + [National Monthly Median COFI History](#) + [FNMA LIBOR History](#)

[1-, 3-, 9-Yr Avg](#) + [2-, 6-, 12-Yr Avg](#) + [5-, 10-, 15-Year Averages](#) + [Prime Rate Forecast](#) + [MTA Rate Forecast](#) + [COFI Forecast](#) + [COSI Forecast](#) + [CODI Forecast](#)

[Variability Table](#) + [Changes of Direction](#) + [W-COSI or CODI?](#) + [6-Month Trends](#) + [Lagging Indexes](#) + [Find the Best Mortgage!](#)

WSJ LIBOR: Historical Data: 2008

The average of the London Interbank Offered Rates (LIBOR) for 1-month, 3-month, 6-month and 1-year U.S. dollar denominated deposits, as published in The Wall Street Journal (WSJ).

[1986](#) [1987](#) [1988](#) [1989](#) [1990](#) [1991](#) [1992](#) [1993](#) [1994](#) [1995](#) [1996](#) [1997](#) [1998](#) [1999](#) [2000](#) [2001](#) [2002](#) [2003](#) [2004](#) [2005](#) [2006](#) [2007](#)
[2008](#) [2009](#) [2010](#) [2011](#) [2012](#) [2013](#) [2014](#) [2015](#)

{ [Why the last 3 decimal points are no longer published here?](#) }

Date	1 Month	3 Month	6 Month	12 Month	Date	1 Month	3 Month	6 Month	12 Month	Date	1 Month	3 Month	6 Month	12 Month
1/2/2008	4.600xx	4.702xx	4.596xx	4.223xx	5/5/2008	2.697xx	2.770xx	2.873xx	2.993xx	9/3/2008	2.485xx	2.813xx	3.119xx	3.214xx
1/3/2008	4.570xx	4.680xx	4.566xx	4.187xx	5/6/2008	2.697xx	2.770xx	2.873xx	2.993xx	9/4/2008	2.487xx	2.813xx	3.108xx	3.178xx
1/4/2008	4.540xx	4.646xx	4.473xx	4.041xx	5/7/2008	2.673xx	2.757xx	2.876xx	3.015xx	9/5/2008	2.486xx	2.815xx	3.113xx	3.181xx
1/7/2008	4.515xx	4.620xx	4.467xx	4.052xx	5/8/2008	2.621xx	2.734xx	2.848xx	2.998xx	9/8/2008	2.486xx	2.814xx	3.102xx	3.129xx
1/8/2008	4.441xx	4.543xx	4.363xx	3.942xx	5/9/2008	2.590xx	2.715xx	2.820xx	2.943xx	9/9/2008	2.488xx	2.816xx	3.122xx	3.238xx
1/9/2008	4.411xx	4.505xx	4.328xx	3.928xx	5/12/2008	2.550xx	2.685xx	2.780xx	2.872xx	9/10/2008	2.488xx	2.818xx	3.096xx	3.166xx
1/10/2008	4.370xx	4.442xx	4.262xx	3.864xx	5/13/2008	2.529xx	2.678xx	2.804xx	2.921xx	9/11/2008	2.486xx	2.818xx	3.087xx	3.143xx
1/11/2008	4.319xx	4.376xx	4.193xx	3.812xx	5/14/2008	2.514xx	2.675xx	2.827xx	2.962xx	9/12/2008	2.487xx	2.818xx	3.084xx	3.130xx
1/14/2008	4.236xx	4.257xx	4.081xx	3.715xx	5/15/2008	2.505xx	2.720xx	2.938xx	3.168xx	9/15/2008	2.488xx	2.818xx	3.089xx	3.127xx
1/15/2008	4.081xx	4.055xx	3.853xx	3.496xx	5/16/2008	2.497xx	2.718xx	2.941xx	3.176xx	9/16/2008	2.496xx	2.816xx	3.001xx	2.987xx
1/16/2008	4.022xx	3.997xx	3.827xx	3.473xx	5/19/2008	2.478xx	2.695xx	2.886xx	3.081xx	9/17/2008	2.747xx	2.876xx	3.016xx	2.952xx
1/17/2008	3.989xx	3.951xx	3.793xx	3.423xx	5/20/2008	2.451xx	2.677xx	2.845xx	3.026xx	9/18/2008	3.030xx	3.062xx	3.252xx	3.225xx
1/18/2008	3.958xx	3.926xx	3.811xx	3.480xx	5/21/2008	2.430xx	2.657xx	2.800xx	2.976xx	9/19/2008	3.187xx	3.203xx	3.385xx	3.351xx
1/22/2008	3.902xx	3.847xx	3.674xx	3.268xx	5/22/2008	2.404xx	2.638xx	2.783xx	2.951xx	9/22/2008	3.190xx	3.210xx	3.457xx	3.458xx
1/23/2008	3.773xx	3.717xx	3.490xx	3.083xx	5/23/2008	2.392xx	2.638xx	2.808xx	2.997xx	9/23/2008	3.176xx	3.197xx	3.428xx	3.512xx
1/24/2008	3.376xx	3.331xx	3.163xx	2.806xx	5/27/2008	2.382xx	2.645xx	2.848xx	3.066xx	9/24/2008	3.206xx	3.211xx	3.465xx	3.536xx
1/25/2008	3.285xx	3.243xx	3.150xx	2.862xx	5/28/2008	2.378xx	2.644xx	2.849xx	3.067xx	9/25/2008	3.428xx	3.476xx	3.701xx	3.757xx
1/28/2008	3.312xx	3.306xx	3.300xx	3.126xx	5/29/2008	2.381xx	2.649xx	2.858xx	3.086xx	9/26/2008	3.708xx	3.768xx	3.975xx	3.982xx
1/29/2008	3.281xx	3.251xx	3.183xx	2.956xx	5/30/2008	2.459xx	2.681xx	2.927xx	3.205xx	9/29/2008	3.703xx	3.761xx	3.876xx	3.891xx
1/30/2008	3.271xx	3.243xx	3.181xx	2.966xx	6/2/2008	2.457xx	2.680xx	2.910xx	3.163xx	9/30/2008	3.720xx	3.882xx	3.833xx	3.835xx
1/31/2008	3.263xx	3.239xx	3.186xx	2.980xx	6/3/2008	2.455xx	2.676xx	2.896xx	3.138xx	10/1/2008	3.926xx	4.052xx	3.981xx	3.962xx
2/1/2008	3.143xx	3.111xx	3.041xx	2.849xx	6/4/2008	2.451xx	2.673xx	2.883xx	3.096xx	10/2/2008	4.002xx	4.150xx	4.037xx	4.035xx
2/4/2008	3.141xx	3.095xx	3.016xx	2.818xx	6/5/2008	2.450xx	2.671xx	2.891xx	3.097xx	10/3/2008	4.045xx	4.207xx	4.052xx	4.022xx

2/5/2008	3.181xx	3.145xx	3.097xx	2.896xx	6/6/2008	2.448xx	2.676xx	2.918xx	3.130xx	10/6/2008	4.110xx	4.333xx	4.131xx	4.057xx
2/6/2008	3.218xx	3.161xx	3.111xx	2.893xx	6/9/2008	2.449xx	2.695xx	2.969xx	3.210xx	10/7/2008	4.092xx	4.288xx	4.052xx	3.952xx
2/7/2008	3.192xx	3.127xx	3.002xx	2.733xx	6/10/2008	2.448xx	2.691xx	2.957xx	3.187xx	10/8/2008	4.140xx	4.320xx	4.016xx	3.900xx
2/8/2008	3.165xx	3.096xx	2.977xx	2.730xx	6/11/2008	2.475xx	2.786xx	3.170xx	3.541xx	10/9/2008	4.293xx	4.523xx	4.107xx	3.993xx
2/11/2008	3.153xx	3.088xx	2.991xx	2.776xx	6/12/2008	2.476xx	2.788xx	3.153xx	3.520xx	10/10/2008	4.512xx	4.750xx	4.375xx	4.233xx
2/12/2008	3.138xx	3.070xx	2.962xx	2.733xx	6/13/2008	2.471xx	2.776xx	3.133xx	3.503xx	10/13/2008	4.587xx	4.818xx	4.393xx	4.168xx
2/13/2008	3.127xx	3.067xx	2.958xx	2.732xx	6/16/2008	2.481xx	2.813xx	3.255xx	3.681xx	10/14/2008	4.560xx	4.752xx	4.376xx	4.131xx
2/14/2008	3.121xx	3.065xx	2.954xx	2.727xx	6/17/2008	2.481xx	2.812xx	3.240xx	3.663xx	10/15/2008	4.468xx	4.635xx	4.255xx	4.060xx
2/15/2008	3.116xx	3.065xx	2.961xx	2.748xx	6/18/2008	2.482xx	2.808xx	3.215xx	3.593xx	10/16/2008	4.358xx	4.550xx	4.221xx	4.033xx
2/19/2008	3.113xx	3.070xx	2.980xx	2.771xx	6/19/2008	2.481xx	2.802xx	3.193xx	3.577xx	10/17/2008	4.277xx	4.502xx	4.178xx	3.978xx
2/20/2008	3.110xx	3.070xx	2.980xx	2.780xx	6/20/2008	2.481xx	2.801xx	3.181xx	3.551xx	10/20/2008	4.181xx	4.418xx	4.130xx	3.972xx
2/21/2008	3.117xx	3.078xx	3.019xx	2.875xx	6/23/2008	2.481xx	2.801xx	3.180xx	3.545xx	10/21/2008	3.751xx	4.058xx	3.828xx	3.712xx
2/22/2008	3.135xx	3.092xx	3.070xx	2.955xx	6/24/2008	2.482xx	2.804xx	3.180xx	3.535xx	10/22/2008	3.527xx	3.833xx	3.700xx	3.601xx
2/25/2008	3.120xx	3.080xx	2.999xx	2.820xx	6/25/2008	2.481xx	2.809xx	3.185xx	3.556xx	10/23/2008	3.275xx	3.541xx	3.482xx	3.423xx
2/26/2008	3.123xx	3.089xx	3.056xx	2.908xx	6/26/2008	2.482xx	2.808xx	3.171xx	3.507xx	10/24/2008	3.258xx	3.535xx	3.530xx	3.502xx
2/27/2008	3.125xx	3.090xx	3.057xx	2.925xx	6/27/2008	2.482xx	2.800xx	3.133xx	3.441xx	10/27/2008	3.240xx	3.516xx	3.527xx	3.508xx
2/28/2008	3.121xx	3.085xx	3.016xx	2.828xx	6/30/2008	2.470xx	2.791xx	3.153xx	3.379xx	10/28/2008	3.218xx	3.507xx	3.512xx	3.497xx
2/29/2008	3.119xx	3.075xx	2.968xx	2.775xx	7/1/2008	2.462xx	2.783xx	3.108xx	3.310xx	10/29/2008	3.171xx	3.465xx	3.480xx	3.490xx
3/3/2008	3.110xx	3.057xx	2.931xx	2.708xx	7/2/2008	2.461xx	2.787xx	3.122xx	3.323xx	10/30/2008	3.117xx	3.420xx	3.427xx	3.421xx
3/4/2008	3.086xx	3.014xx	2.862xx	2.625xx	7/3/2008	2.462xx	2.791xx	3.133xx	3.345xx	10/31/2008	2.850xx	3.192xx	3.265xx	3.281xx
3/5/2008	3.080xx	3.008xx	2.876xx	2.658xx	7/4/2008	2.460xx	2.791xx	3.130xx	3.325xx	11/3/2008	2.581xx	3.026xx	3.121xx	3.173xx
3/6/2008	3.075xx	3.000xx	2.892xx	2.667xx	7/7/2008	2.461xx	2.789xx	3.113xx	3.293xx	11/4/2008	2.357xx	2.858xx	3.085xx	3.207xx
3/7/2008	3.058xx	2.990xx	2.892xx	2.686xx	7/8/2008	2.461xx	2.791xx	3.115xx	3.295xx	11/5/2008	2.177xx	2.706xx	2.968xx	3.105xx
3/10/2008	3.000xx	2.938xx	2.784xx	2.575xx	7/9/2008	2.458xx	2.790xx	3.097xx	3.222xx	11/6/2008	1.956xx	2.506xx	2.823xx	2.968xx
3/11/2008	2.935xx	2.901xx	2.781xx	2.588xx	7/10/2008	2.458xx	2.791xx	3.113xx	3.248xx	11/7/2008	1.767xx	2.387xx	2.698xx	2.841xx
3/12/2008	2.890xx	2.867xx	2.740xx	2.570xx	7/11/2008	2.456xx	2.788xx	3.093xx	3.205xx	11/10/2008	1.622xx	2.290xx	2.638xx	2.800xx
3/13/2008	2.861xx	2.850xx	2.787xx	2.646xx	7/14/2008	2.457xx	2.790xx	3.121xx	3.256xx	11/11/2008	1.538xx	2.235xx	2.621xx	2.792xx
3/14/2008	2.817xx	2.800xx	2.699xx	2.516xx	7/15/2008	2.460xx	2.790xx	3.122xx	3.275xx	11/12/2008	1.477xx	2.175xx	2.545xx	2.707xx
3/17/2008	2.775xx	2.763xx	2.671xx	2.512xx	7/16/2008	2.458xx	2.789xx	3.092xx	3.199xx	11/13/2008	1.408xx	2.132xx	2.525xx	2.682xx
3/18/2008	2.558xx	2.578xx	2.366xx	2.178xx	7/17/2008	2.456xx	2.785xx	3.071xx	3.150xx	11/14/2008	1.422xx	2.148xx	2.595xx	2.751xx
3/19/2008	2.535xx	2.541xx	2.382xx	2.210xx	7/18/2008	2.458xx	2.786xx	3.084xx	3.211xx	11/17/2008	1.477xx	2.236xx	2.713xx	2.905xx
3/20/2008	2.598xx	2.598xx	2.497xx	2.338xx	7/21/2008	2.459xx	2.790xx	3.100xx	3.256xx	11/18/2008	1.473xx	2.238xx	2.713xx	2.880xx
3/21/2008	2.606xx	2.606xx	2.539xx	2.392xx	7/22/2008	2.460xx	2.799xx	3.148xx	3.356xx	11/19/2008	1.452xx	2.217xx	2.631xx	2.795xx
3/24/2008	2.606xx	2.606xx	2.539xx	2.392xx	7/23/2008	2.461xx	2.796xx	3.139xx	3.338xx	11/20/2008	1.413xx	2.172xx	2.583xx	2.755xx
3/25/2008	2.606xx	2.606xx	2.539xx	2.392xx	7/24/2008	2.461xx	2.800xx	3.171xx	3.412xx	11/21/2008	1.398xx	2.153xx	2.543xx	2.705xx
3/26/2008	2.653xx	2.655xx	2.633xx	2.548xx	7/25/2008	2.460xx	2.795xx	3.156xx	3.380xx	11/24/2008	1.395xx	2.157xx	2.568xx	2.736xx
3/27/2008	2.677xx	2.671xx	2.631xx	2.527xx	7/28/2008	2.457xx	2.793xx	3.111xx	3.271xx	11/25/2008	1.411xx	2.168xx	2.575xx	2.758xx
3/28/2008	2.703xx	2.696xx	2.630xx	2.505xx	7/29/2008	2.462xx	2.796xx	3.135xx	3.313xx	11/26/2008	1.436xx	2.196xx	2.621xx	2.840xx
3/31/2008	2.708xx	2.697xx	2.632xx	2.517xx	7/30/2008	2.463xx	2.798xx	3.116xx	3.280xx	11/27/2008	1.431xx	2.181xx	2.543xx	2.717xx
4/1/2008	2.703xx	2.688xx	2.614xx	2.486xx	7/31/2008	2.463xx	2.800xx	3.125xx	3.287xx	11/28/2008	1.900xx	2.202xx	2.567xx	2.747xx
4/2/2008	2.700xx	2.683xx	2.616xx	2.470xx	8/1/2008	2.461xx	2.791xx	3.083xx	3.252xx	12/1/2008	1.901xx	2.216xx	2.591xx	2.766xx
4/3/2008	2.710xx	2.700xx	2.670xx	2.561xx	8/4/2008	2.460xx	2.794xx	3.075xx	3.222xx	12/2/2008	1.911xx	2.220xx	2.606xx	2.773xx
4/4/2008	2.741xx	2.727xx	2.720xx	2.653xx	8/5/2008	2.461xx	2.798xx	3.090xx	3.241xx	12/3/2008	1.898xx	2.210xx	2.568xx	2.712xx
4/7/2008	2.738xx	2.727xx	2.720xx	2.663xx	8/6/2008	2.462xx	2.801xx	3.113xx	3.281xx	12/4/2008	1.890xx	2.201xx	2.556xx	2.703xx
4/8/2008	2.724xx	2.710xx	2.680xx	2.593xx	8/7/2008	2.461xx	2.802xx	3.101xx	3.266xx	12/5/2008	1.876xx	2.192xx	2.520xx	2.648xx
4/9/2008	2.721xx	2.710xx	2.680xx	2.601xx	8/8/2008	2.463xx	2.802xx	3.102xx	3.276xx	12/8/2008	1.867xx	2.185xx	2.551xx	2.692xx
4/10/2008	2.726xx	2.715xx	2.698xx	2.618xx	8/11/2008	2.460xx	2.803xx	3.091xx	3.230xx	12/9/2008	1.825xx	2.189xx	2.600xx	2.795xx
4/11/2008	2.717xx	2.710xx	2.683xx	2.573xx	8/12/2008	2.463xx	2.803xx	3.093xx	3.240xx	12/10/2008	1.635xx	2.163xx	2.525xx	2.710xx
4/14/2008	2.715xx	2.713xx	2.711xx	2.636xx	8/13/2008	2.463xx	2.804xx	3.103xx	3.270xx	12/11/2008	1.438xx	2.098xx	2.437xx	2.622xx
4/15/2008	2.713xx	2.708xx	2.686xx	2.573xx	8/14/2008	2.466xx	2.804xx	3.095xx	3.218xx	12/12/2008	1.195xx	1.996xx	2.322xx	2.528xx
4/16/2008	2.716xx	2.715xx	2.716xx	2.630xx	8/15/2008	2.465xx	2.806xx	3.103xx	3.233xx	12/15/2008	1.040xx	1.921xx	2.220xx	2.418xx
4/17/2008	2.732xx	2.733xx	2.758xx	2.737xx	8/18/2008	2.465xx	2.808xx	3.118xx	3.255xx	12/16/2008	0.961xx	1.871xx	2.216xx	2.430xx
4/18/2008	2.800xx	2.817xx	2.881xx	2.911xx	8/19/2008	2.470xx	2.810xx	3.136xx	3.263xx	12/17/2008	0.883xx	1.847xx	2.167xx	2.367xx
4/21/2008	2.873xx	2.907xx	3.018xx	3.067xx	8/20/2008	2.471xx	2.811xx	3.133xx	3.243xx	12/18/2008	0.581xx	1.577xx	1.891xx	2.098xx
4/22/2008	2.897xx	2.920xx	3.021xx	3.060xx	8/21/2008	2.471xx	2.811xx	3.123xx	3.234xx	12/19/2008	0.507xx	1.525xx	1.863xx	2.098xx
4/23/2008	2.895xx	2.920xx	3.037xx	3.093xx	8/22/2008	2.471xx	2.810xx	3.102xx	3.171xx	12/22/2008	0.473xx	1.497xx	1.845xx	2.092xx
4/24/2008	2.895xx	2.920xx	3.046xx	3.111xx	8/25/2008	2.471xx	2.810xx	3.113xx	3.212xx	12/23/2008	0.461xx	1.466xx	1.826xx	2.076xx
4/25/2008	2.886xx	2.906xx	3.028xx	3.077xx	8/26/2008	2.471xx	2.810xx	3.113xx	3.212xx	12/24/2008	0.471xx	1.466xx	1.850xx	2.106xx
4/28/2008	2.881xx	2.912xx	3.080xx	3.235xx	8/27/2008	2.470xx	2.809xx	3.116xx	3.220xx	12/26/2008	0.471xx	1.467xx	1.830xx	2.091xx

4/29/2008	2.862xx	2.899xx	3.041xx	3.178xx	8/28/2008	2.468xx	2.810xx	3.117xx	3.230xx	12/29/2008	0.471xx	1.467xx	1.830xx	2.091xx
4/30/2008	2.827xx	2.872xx	2.986xx	3.107xx	8/29/2008	2.486xx	2.810xx	3.115xx	3.206xx	12/30/2008	0.461xx	1.458xx	1.811xx	2.077xx
5/1/2008	2.802xx	2.850xx	2.965xx	3.078xx	9/1/2008	2.485xx	2.810xx	3.117xx	3.206xx	12/31/2008	0.447xx	1.435xx	1.775xx	2.025xx
5/2/2008	2.723xx	2.784xx	2.882xx	2.983xx	9/2/2008	2.485xx	2.810xx	3.112xx	3.195xx					

LIBOR: Frequently Asked Questions

Mortgage-X compiles historical values for the indexes which are widely used on adjustable rate mortgages (ARMs): **Historical Data**

Mortgage Professionals Offering LIBOR-indexed Loans: If you are looking for a LIBOR-indexed ARM and need more information or advice, we invite you to take advantage of our database of the most competitive lenders available. Just complete a short loan request form and the best lenders in your local area will contact you with their rates and fees.

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THE WALL STREET JOURNAL

MONDAY, JUNE 16, 2008 - VOL. CCLI NO. 140

***\$1.50

Last week: DJIA 12307.35 ▲ 97.54 0.8% NASDAQ 2454.50 ▲ 0.8% NIKKEI 13973.73 ▲ 3.6% DJ STOXX50 3022.18 ▲ 0.9% 10-YR TREASURY ▼ 2.20/32, yield 4.264% OIL \$134.86 ▼ \$3.68 EURO \$1.5363 YEN 108.21

What's News—

Business & Finance World-Wide

- AG's board forced out** the insurance titan's CEO in the wake of the two biggest quarterly losses in company history. Martin Sullivan was replaced by Chairman Robert Willumstad in a bet that his experience at Citigroup will aid AG's turnaround efforts. **A1, A11**
- Bear Stearns managers** may face criminal charges related to hedge funds that collapsed, helping to start the credit crisis. **A1**
- Saudi Arabia** may pump more oil and discount it to refineries in a bid to tamp down crude prices, but its leverage is limited. **A8**
- FCI staff has proposed** the agency to accept the merger of XM Satellite Radio and Sirius Satellite Radio. **B1**
- EADS is the target** of two lawsuits in the U.S. alleging insider trading and that managers and shareholders misled investors. **B4**
- The EU is set to unveil** proposed legislation to regulate bond-rating companies. **C1**
- Some measures show** stocks now at "fair value," which doesn't bode well for those rooting for a rally. **C1**
- Sony will launch** the show "Angel of Death" on the Web, Hollywood's latest attempt to use Internet distribution without losing revenue. **B1**
- A J.P. Morgan executive** has been detained in Dubai as part of a fraud investigation at Dubai Islamic Bank. **C1**
- Maguire Properties** will sell a 105-acre Orange County, Calif., property and add debt to two other properties. **B4**
- InBev warned Anheuser** against pursuing a deal to fight off its \$46.35 billion offer for the U.S. brewer. **B9**
- SPI Group hired Lehman** to explore a possible sale of its Stolichnaya vodka label amid an industry-wide wave of consolidation. **B4**
- Hughes Telematics** is set to announce it has agreed to be acquired by Polaris Acquisition in an all-stock deal. **B5**
- Moody's has begun** to include online sales of major retailers when figuring its credit ratings. **B9**
- Nvidia and AMD** are about to offer high-speed graphics chips that will appeal to videogame fans and speed up technical chores. **B6**
- Tyson sued the USDA** over new rules governing labels on antibiotic-free chicken. **B4**
- Credit Suisse won approval** from Chinese regulators for a joint-venture securities firm with Founder Securities. **C2**

AG Ousts Sullivan, Taps Willumstad as Losses Mount

Insurer's Shareholders Pushed for Change; Too Big to Manage?



AG's board forced out CEO Martin Sullivan (left), and named Chairman Robert Willumstad (right) to succeed him.

By LIAM PLEVIN, RANDALL SMITH AND MONICA LANGLEY

The board of struggling insurance titan American International Group Inc. forced out its chief executive and replaced him with its chairman, Robert Willumstad, betting that Mr. Willumstad's long experience at financial giant Citigroup Inc. will aid in turning around AG's own complex and sprawling empire.

Mr. Willumstad, 62 years old, was appointed chief executive of AG Sunday, effective immediately. In an interview, he said he would "have a good plan by Labor Day" on deciding what businesses AG should stay in.

He succeeds Martin Sullivan, a veteran AG executive who was named CEO three years ago and had been effectively on probation as the company recorded the two biggest quarterly losses in its history. In recent weeks it became clear that Mr. Sullivan's time was running short. The decision came at a three-hour board meeting in New York on Sunday. Mr. Sullivan was not present but was told by Mr. Willumstad that it was coming, according to people familiar with the matter.

Stephen Bollenbach, a director of AG who is supported by billionaire investor Eli Broad and some other key dissident AG shareholders, will be named lead director. Mr. Bollenbach, the former chief executive of Hilton Hotels Corp. and a former chief financial officer at Walt Disney Co., was named to the board in January. He is a newcomer to the tumult that's been swirling around the company on and off since 2005, when Maurice R. "Hank" Greenberg ended his nearly four decades' atop AG by stepping down as the company was under investigation for its accounting.

The changes are likely to ease some of the pressure on the company from shareholders who have been upset by AG's recent performance. Some shareholders have been discussing holding a special meeting, which could have been a source of added upheaval and embarrassment for a firm that has seen its share price fall by half since October.

In a statement, Mr. Broad

Bear Stearns Hedge Fund Managers May Face Indictments

BY KATE KELLY

Federal prosecutors, capping a yearlong investigation, are preparing to file criminal charges against managers of two Bear Stearns Cos. hedge funds whose collapse helped mark the start of the credit crisis.

The U.S. Attorney's office in Brooklyn is slated to complete interviews of witnesses and other key people in the case this week, and has indicated to lawyers with interest in the case that indictments could be imminent, according to people familiar with the matter.

The former Bear Stearns managers, Ralph Cioffi and Matthew Tannin, managed two high-profile bond portfolios for the securities firm's asset-management unit. They could be charged with securities fraud in the next week, says one of the people familiar with the matter, though evidence could emerge that would change that.

Rosy Picture

At issue is whether the managers intentionally misled investors by presenting a rosy picture of the funds at a time when they were privately communicating with colleagues about their worries over how the investment vehicles would ride out weakness in the mortgage market. Any indictments would be the first criminal charges against Wall Street executives arising from the credit crisis that swept the financial world last year.

A spokesman for the U.S. Attorney for New York's Eastern District declined to comment, as did a lawyer for Mr. Tannin, 46 years old. A lawyer for Mr. Cioffi, 52, didn't return a call for comment. During the investigation, Mr. Cioffi has told people that he and Mr. Tannin were grappling with the fast-changing dynamics in mortgage markets just as the rest of the financial world was, and didn't mislead anyone. There has been no indication Please turn to the back page

ENERGY RACE

Russia Outflanks EU's Pipeline Plan

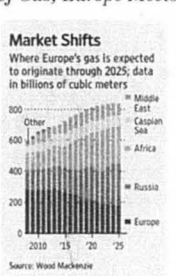
Seeking New Source of Gas, Europe Meets a Kremlin Blitz

By GUY CHAZAN

BUDAPEST—During the Cold War, the balance of power was measured in nuclear warheads. Now a new kind of contest is playing out. The battlefield is Europe's energy market. The objective is pipeline proliferation. And Russia is winning.

Europe is witnessing a race between two mammoth pipeline projects that would bring natural gas to the Continent from the Caspian and beyond. One of the plans—hatched in Europe, championed by Washington and named for a Verdi opera—has been hobbled by bureaucracy. The other, backed by the Kremlin, is rolling ahead with a speed and success that has surprised analysts. The latter could come shape energy supplies, and political influence, in Europe for decades to come.

The European Union has been desperate to reduce its dependence



Source: Wood Mackenzie

which would pump gas from Central Asia and the Caucasus without going through Russia.

But earlier this year, in the last few months of his presidency, Vladimir Putin mounted a diplomatic push on behalf of the Kremlin's own proposed pipeline, called South Stream. Moscow enlisted the support of former Eastern European satellite states through which the new supply route would pass—including Hungary, which had been a signatory to the rival Nabucco plan.

South Stream's triumphant march through Europe attests to the potency of Mr. Putin's brand of state-directed capitalism. The Kremlin and its gas monopoly, OAO Gazprom, negotiated swiftly and ruthlessly. That contrasts with the European approach: Seeking consensus and hewing to laws meant to foster competition, Nabucco's backers provided Moscow ample time.

Please turn to page A12

The Oil Crunch



- Segway gets a lift from soaring fuel pricesB2
- Debate flares over federal land for oil drillingA4
- Saudis weigh options ahead of summitA8

What's Ahead—

- MONDAY, JUNE 16
- **Lehman Brothers** starts off investment banks' earnings report and has already warned of a \$2.8 billion loss.
- TUESDAY, JUNE 17
- **Gay couples** can marry in California after a state Supreme Court ruling. See A2.
 - **The U.S. and China** hold the next round of economic talks.
 - **The Commerce Department** reports on May housing starts.
 - **Goldman Sachs** reports earnings.
- WEDNESDAY, JUNE 18
- **FedEx's earnings** could show fallout from price rises to cover fuel costs.

Lufthansa's Labor of Love: Restoring Some Really Old Junkers

Antique Aircraft Are a Company Sideline: A Salvage Mission to Auburn, Maine

By DANIEL MICHAELS

HAMBURG, Germany—After making the latest addition to Lufthansa's fleet, veteran aircraft mechanic Jürgen Rohwer braced himself for hard work ahead.

This is the most complicated aircraft we could get," said the 67-year-old engineer, studying pictures of cockpit controls and wiring at the headquarters of Deutsche Lufthansa AG's maintenance unit here.

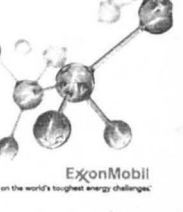
But Mr. Rohwer isn't working on a cutting-edge Airbus or Boeing jetliner. The task at hand demands far more ingenuity: resurrecting a grounded Eisenhauer-era Lockheed propeller plane.

Lufthansa flies some of the world's newest jetliners. But it also has a unique sideline: rebuilding and flying antique aircraft. Enthusiasts wait months and pay €259 (\$400) for a

if you like hybrids, you'll love our new separator film.

Another ExxonMobil innovation is a new separator film that enables high-powered lithium-ion batteries to be used in hybrid and electric vehicles. If 10% of Americans switched from gasoline vehicles to hybrids, the CO₂ emissions saved would be equivalent to removing more than five million cars from the road. And what's not to love about that?

The story continues at exxonmobil.com



Notice of Redemption to the Holders of the GILDEMEISTER AKTIENGESellschaft (the "Notes")

Euro 175,000,000

9.75% Senior Subordinated Notes due 2011 (the "Notes")

ISIN Code: XS0196635402 Common Code: 019663540

WKN: AQBVC6

Notice is hereby given that the Issuer has decided to exercise its redemption right in respect of all of the Notes. In accordance with paragraph 6(f) of the Notes, the Notes shall be redeemed at 101.075% of the principal amount outstanding with accrued interest as specified below.

Holders should note that whilst the Notes are held in global form payment will be made to holders in accordance with the procedures of Euroclear and Clearstream.

Notes not in global form held for redemption must be surrendered to the appropriate Paying Agent to receive the requested redemption price and any other amounts as indicated. Investors may not rely on any ISIN or Common Code found on any of the Notes and may rely only on the other identification numbers printed on the Notes.

Interest on the Notes called for redemption shall cease on and after the redemption date as indicated below.

Redemption Date:	July 21, 2008
Redemption Price:	€1,048.75 per €1,000 denomination
Accrued Interest:	€0.54167 per €1,000 denomination

Paying Agents:

Deutsche Bank AG London
Winchester House, 1 Great Winchester Street
London EC2N 2DL, United Kingdom
Facsimile: +44-20-75747419
Attention: Trust and Securities Services

Luxembourg Paying Agent:
Deutsche Bank Luxembourg S.A.
2, Boulevard Konrad Adenauer
L-1115 Luxembourg, Grand Duchy of Luxembourg
Facsimile: +352-47313130
Attention: Coupon Payout Department

Capitalized terms not otherwise defined herein shall have the meanings as specified in the offering circular dated July 13, 2004, as supplemented, and the Indenture dated as of July 19, 2004 (the "Indenture") by and among the Issuer, the Guarantors named therein, Deutsche Trustee Company Limited, as Trustee and Security Agent, Deutsche Bank AG, acting through its London Branch (as principal paying agent and transfer agent and Deutsche Bank Luxembourg S.A., as Luxembourg paying agent, transfer agent and registrar.

Gildemeister Aktiengesellschaft Deutsche Bank

NOTICE

The United Mexican States

Value Recovery Rights, Series F

NOTICE IS HEREBY GIVEN pursuant to the Fiscal Agency Agreement dated as of March 28, 1990 (the "Agreement") under which the above Rights were issued that the Fiscal Agent has received a Calculation Report for the Payment Date occurring on June 30, 2008 from the International Monetary Fund (the "IMF") (as the Calculation Agent) for the Rights under the Agreement, setting forth the following amounts:

Current Oil Price	US\$	70.3392
Reference Oil Price	US\$	12.0000
Current Oil Surplus	US\$	9.71151109
Current Base Revenues	US\$	216,864,785
Current Base Expenses	US\$	2,000,842,558

Based upon the Calculation Report the Fiscal Agent has calculated for said Payment Date a formula payment of \$0.041807074367103 and a carry forward amount of \$0.0982356305067214 for a total value recovery payment of \$0.1400427072707177 per \$1.00 nominal amount of rights. This amount exceeds the maximum payment amount of US\$ 0.075, and consequently the amount to be paid will be limited to that maximum payment amount.

Value Recovery Payment US\$ 0.075

This is the final payment on the Series F Value Recovery Rights. There are no further Series F Value Recovery Rights outstanding.

By: **Citibank, N.A.**
as Fiscal Agent

MARKETBEAT
Market Insight From WSJ.com

Oil's Rise Broadly Tests Investors
More Firms Will Begin Showing Whether It Pays To Pass On Fuel Inflation to Battered Consumers

By DAVID GAFFEN

People around the world continue to buy soft drinks, toothpaste and other consumables, and it is yet another area where fuel inflation is doing its worst in the pricing.

Shares of Coca-Cola Co. fell 3% Friday after one of the company's largest bottlers, Coca-Cola Hellenic, issued an earnings warning in part because of the rising cost of plastic. American depositary shares of Coca-Cola Hellenic dropped 21%.

The cost of various types of plastics has increased over the past few years. That has cut into the profit margins of consumer-products firms, which are attempting to pass price increases through to consumers. That isn't easy.

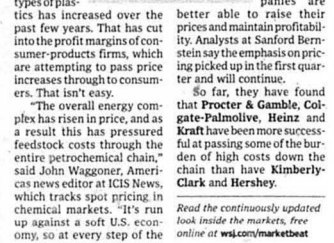
"The overall energy complex has risen in price, and as a result, this has pressured feedstock costs through the entire petrochemical chain," said John Waggoner, Americas news editor at ICIS News, which tracks spot pricing in chemical markets. "It's run up against a soft U.S. economy, so at every step of the production chain you have compression in margins."

Plastics contracts have traded on the London Metal Exchange since 2005. In June 2006, polypropylene traded at \$59.10 a ton. The June 2008 contract traded recently at \$168.95 per ton. Such a market doesn't exist in the U.S., making it hard for plastics buyers to hedge, Mr. Waggoner said (they may do so using natural gas, crude oil or propane futures).

Polypropylene is used in packaging and carpet. For investors, the critical element will be figuring out which companies are better able to raise their prices and maintain profitability. Analysts at Sanford Bernstein say the emphasis on pricing picked up in the first quarter and will continue.

So far, they have found that Procter & Gamble, Colgate-Palmolive, Heinz and Kraft have been more successful at passing some of the burden of high costs down the chain than have Kimberly-Clark and Hershey.

Read the continuously updated log online at wsj.com/marketbeat

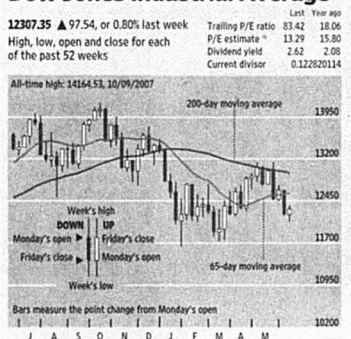


Hedge-Fund Benchmarks

	YTD (%)	30-Day Annualized (%)	Beta Coefficient vs. DJ Wilshire (%)	
Dow Jones Ind.	-7.0	16.3	-0.94	1
DJ Corporate Bond	-0.4	6.6	-15.9	0.1
Convertible Arbitrage	-0.4	3.1	9.7	0.06
Distressed Securities	-3.7	2.5	-8.13	0.00
Equity Market Neutral	0.4	3.8	7.4	0.03
Event Driven	1.9	3.7	5.2	0.13
Merger Arbitrage	1.4	3.5	14.9	0.02
U.S. Equity Long/Short	1.5	7.3	45.6	0.21

Note: Hedge fund benchmark values are estimates, after fees, and are based on 90-day returns. Data sources: Barra, M&A, and various sources. The market, based on S&P 500 returns.

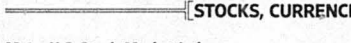
Dow Jones Industrial Average



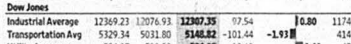
Nasdaq Composite Index



NYSE weekly volume, in billions of shares



Nasdaq weekly volume, in billions of shares



Major U.S. Stock Indexes

	High	Low	Close	Net Chg.	1 Mo.	3 Mo.	52-Week Range	YTD	3-yr ann.
Dow Jones	12707.35	12706.93	12707.35	75.54	0.60	11740.15	11740.15	-2.8	5.4
Industrial Average	529.24	529.18	529.24	-101.44	-1.91	4140.29	4140.29	-5.5	12.7
Utility Average	402.45	402.45	402.45	12.69	2.48	473.43	473.43	-1.1	11.9
Healthcare	1309.18	1309.18	1309.18	-34.97	-0.25	1282.54	1282.54	-10.3	6.3
Baron's 400	342.43	342.43	342.43	-2.41	-0.70	268.14	268.14	-5.0	2.3
Nasdaq Composite	2455.00	2454.99	2454.99	-20.06	-0.81	2169.34	2169.34	-6.4	5.9
Nasdaq 100	1997.94	1997.94	1997.94	-24.38	-1.22	1673.03	1673.03	1.2	-5.7
Standard & Poor's	1370.63	1370.63	1370.63	-0.65	-0.05	1273.37	1273.37	-11.3	-7.4
500 Index	1370.63	1370.63	1370.63	-0.65	-0.05	1273.37	1273.37	-11.3	-7.4
MidCap 400	478.99	478.99	478.99	-8.46	-0.63	478.99	478.99	-1.1	0.9
SmallCap 600	392.11	392.11	392.11	-3.78	-0.30	344.69	344.69	-46.19	-32.1
Other Indexes									
Russell 2000	743.44	743.44	743.44	-6.76	-0.91	643.97	643.97	-85.77	-42.3
NYSE Composite	9209.97	9209.97	9209.97	-80.28	-0.09	8409.38	8409.38	-103.11	-4.5
Value Line	410.15	410.15	410.15	-5.01	-1.23	372.77	372.77	-50.84	-8.3
Amex Biotech	770.76	770.76	770.76	-17.07	-2.22	667.21	667.21	-89.84	-7.1
Amex Healthcare	292.73	292.73	292.73	-4.72	-1.62	238.78	238.78	-39.29	-15.3
Amex Tech	70.03	70.03	70.03	-4.49	-0.29	65.86	65.86	-11.71	-42.9
PHLX Gold/Silver	136.87	136.87	136.87	-6.24	-4.47	125.44	125.44	-206.37	2.4
PHLX Dividend	353.31	353.31	353.31	-3.22	-0.94	243.03	243.03	-350.73	27.4
PHLX Semiconductor	408.24	408.24	408.24	-11.67	-2.80	334.93	334.93	-546.59	-21.6
PHLX Volatility	24.47	24.47	24.47	-2.34	-0.53	12.85	12.85	32.24	-5.7

International Stock Indexes

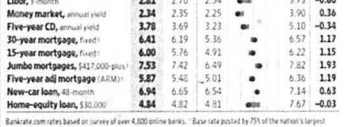
Region/Country	Index	Close	Net Chg.	1 Mo.	3 Mo.	52-Week Range	YTD	3-yr ann.
World	DJ World Index	2775.54	-2.85	27.14	144.4	320.33	-7.8	22.20
	DJ World ex U.S.	247.87	-4.75	21.73	291.11	291.11	-8.0	20.51
	MSCI EAFE	2013.38	-4.70	1913.54	2388.74	-10.5		
DJ Wilshire	Global ex U.S.	2841.20	-2.88	257.75	3295.00	-8.4		
	Global ex U.S. ex U.S.	2494.66	-4.66	216.27	2948.99	-9.8		
	Global Dev. ex U.S.	2371.05	-4.82	228.75	2807.20	-9.4		
	Global Small-Cap	328.84	-0.81	303.44	388.76	-7.9		
	Global Large-Cap	2742.19	-2.81	260.97	3199.28	-8.5		
Americas	DJ Americas	355.79	-0.59	32.40	399.96	-4.2		
	S&P 500	1270.63	-0.70	127.13	1504.34	6.8		
	DAX	4082.45	-1.28	212.13	2524.88	3.0		
	FTSE 100	3421.47	-0.29	3412.73	4244.77	-2.7		
Europe	DJ Europe	305.70	-1.48	29.26	399.71	-16.2		
	DJ Europe ex U.S.	302.18	-0.91	28.13	396.13	-18.0		
	DJ Europe ex U.S. ex U.S.	343.31	-1.49	33.82	441.18	-17.2		
	DJ Europe Small-Cap	356.27	-0.95	341.87	455.57	-19.0		
	Belgium CAC 40	3580.41	-2.30	340.00	4682.67	-13.1		
	France CAC 40	3580.41	-2.30	340.00	4682.67	-13.1		
	Germany DAX	4082.45	-1.28	212.13	2524.88	3.0		
	Italy ITOPEX	1107.91	-1.27	96.38	1237.13	-9.0		
	Spain IBEX 35	305.70	-1.48	29.26	399.71	-16.2		
	Sweden SMI	305.70	-1.48	29.26	399.71	-16.2		
	Switzerland SMI	305.70	-1.48	29.26	399.71	-16.2		
	U.S. FTSE 100	580.28	-1.74	54.14	671.24	-10.1		
Asia-Pacific	DJ Asia-Pacific	145.16	-6.41	137.78	172.49	-8.2		
	S&P Asia-Pacific	537.81	-1.83	506.91	628.27	-15.2		
	DJ China 40	2260.32	-14.79	2369.32	4461.83	-43.0		
	Hong Kong Hang Seng	2299.20	-7.42	2019.11	3163.22	-18.8		
	India Bombay Sensex	15389.62	-2.46	13909.11	20873.33	-25.1		
	Japan Nikkei 225	12973.73	-5.56	11787.57	16284.19	-8.7		
	Singapore Straits Times	2979.56	-5.31	2792.75	3831.19	-14.0		
	South Korea KOSPI	1747.35	-4.64	1574.44	2064.05	-7.9		
	Taiwan TSE 100	8109.59	-7.32	7402.40	9509.88	-4.7		

BONDS, RATES & YIELDS

Consumer Rates and Returns to Investor



Benchmark Yields and Rates



Commodities and Currencies

	LAST WEEK	YTD	3-yr ann.
DJ-AIG Commodity	226.02	2.295	1.63
Reuters-Jeffries CIB	445.87	4.36	0.90
Crude oil, 1 per barrel	134.06	-1.68	-2.66
Natural gas, 1 MMBtu	12.425	-0.068	-0.54
Gold, \$ per troy oz.	870.30	-25.10	-2.80
U.S. Dollar Index	74.146	1.756	2.34
U.S. dollar, JPM Index	80.5	1.0	1.28
Yen, per dollar	0.6599	0.0167	6.34
Euro, per dollar	1.0621	3.22	3.06
U.K. pound, in dollars	1.9474	-0.0226	-1.15
52-Week Range			
Low	Close	High	1 Mo.
DJ-AIG Commodity	161.062	226.02	28.07
Reuters-Jeffries CIB	299.77	445.87	39.64
Crude oil, 1 per barrel	67.77	134.06	95.57
Natural gas, 1 MMBtu	5.300	12.425	12.70
Gold, \$ per troy oz.	641.70	870.30	32.97
U.S. Dollar Index	71.329	74.146	10.51
U.S. dollar, JPM Index	78.5	80.5	12.0
Yen, per dollar	0.6257	0.6599	7.07
Euro, per dollar	0.9738	1.0621	12.36
U.K. pound, in dollars	1.9418	2.0000	2.19

Fiscal Flashback

The Wall Street Journal, June 16, 1993

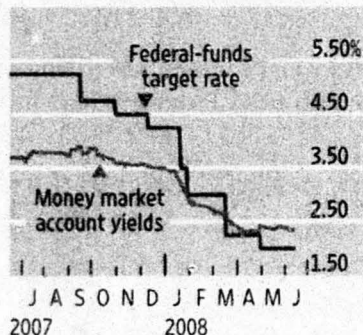
6 Attendance for the American League's Boston Red Sox is more than 15% below a year ago, and substantial pickup will be needed if owner Tom Yawkey is to avoid another deficit. The Sox have had only six black-ink years in the past two decades.

BONDS, RATES & YIELDS

Consumer Rates and Returns to Investor

U.S. consumer rates

A consumer rate against its benchmark over the past year



Selected rates

Money market accounts

Bankrate.com avg:	2.34%
Corus Bank	3.82%
Chicago, IL	800-989-5101
E-LOAN	3.75%
Pleasanton, CA	866-576-SAVE
OneUnited Bank	3.60%
Los Angeles, CA	877-663-8648
OnBank	3.50%
Oakfield, NY	866-948-2265
FNBO Direct	3.50%
Omaha, NE	877-370-3707

Interest rate	—YIELD/RATE (%)—		—52-WEEK RANGE (%)—							3-yr chg (pct pts)	
	Last (●)	Week ago	Low	0	3	6	9	12	High		
Federal-funds rate target	2.00	2.00	2.00								-1.00
Prime rate*	5.00	5.00	5.00								-1.00
Libor, 3-month	2.81	2.70	2.54								-0.60
Money market, annual yield	2.34	2.35	2.25								0.36
Five-year CD, annual yield	3.78	3.69	3.23								-0.34
30-year mortgage, fixed†	6.41	6.19	5.36								1.17
15-year mortgage, fixed†	6.00	5.76	4.91								1.15
Jumbo mortgages, \$417,000-plus†	7.53	7.42	6.49								1.93
Five-year adj mortgage (ARM)†	5.87	5.48	5.01								1.19
New-car loan, 48-month	6.94	6.65	6.54								0.63
Home-equity loan, \$30,000†	4.84	4.82	4.81								-0.03

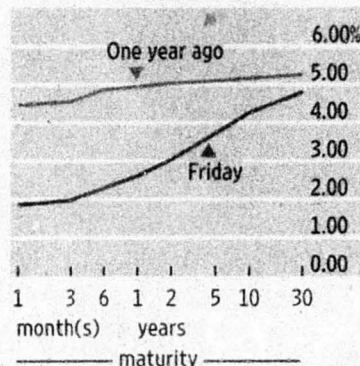
Bankrate.com rates based on survey of over 4,800 online banks. * Base rate posted by 75% of the nation's largest banks. † Excludes closing costs.

Sources: Reuters; WSJ Market Data Group; Bankrate.com

Benchmark Yields and Rates

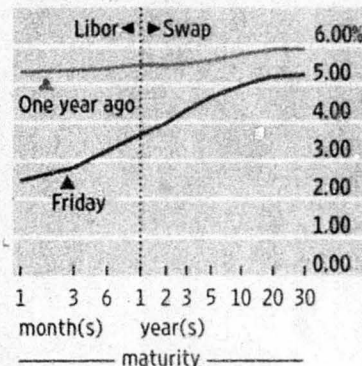
Treasury yield curve

Yield to maturity of current bills, notes and bonds



Libor-swap curve

Fixed mid rates* to be paid against three-month Libor



* Semiannual swaps maturing in 2 yrs-30 yrs Sources: Ryan ALM; ICAP plc.

Corporate Borrowing Rates and Yields

Bond total return index	YIELD (%)		SPREAD +/- TREASURYS, in basis pts, 52-WK RANGE			TOTAL RETURN	
	Last	Wk ago	Last	Low	High	52-wk	3-yr
10-yr Treasury, Ryan ALM	4.264	3.936				11.65	3.54
DJ Corporate	6.049	5.639				4.58	2.69
Aggregate, Lehman Bros.	5.320	4.920	n.a.	49.0	161.0	6.81	2.40
High Yield 100, Merrill Lynch	9.323	9.120	553.0	208.0	797.0	0.77	n.a.
Fixed-Rate MBS, Lehman	5.860	5.520	n.a.	57.0	171.0	7.15	2.51
Muni Master, Merrill	3.873	3.678	12.0	-8.0	13.0	5.55	3.50
EMBI Global, J.P. Morgan	6.936	6.764	258.8	6.6	405.2	6.05	8.10

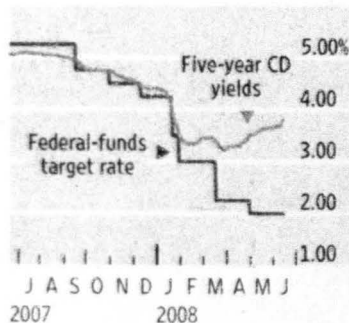
Sources: J.P. Morgan; Ryan ALM; Ryan Labs; Lehman Brothers; Merrill Lynch

[BONDS, RATES & YIELDS]

Consumer Rates and Returns to Investor

U.S. consumer rates

A consumer rate against its benchmark over the past year



Selected rates

5-year CDs

Bankrate.com avg:	3.81%
E-LOAN	4.85%
Pleasanton, CA	866-576-SAVE
Discover Bank	4.81%
New Castle, DE	800-347-7000
Champion Bank	4.80%
Saint Louis, MO	314-292-6000
Third Federal Savings and Loan	4.75%
Cleveland, OH	888-844-7333
Capital One NA	4.75%
McLean, VA	866-369-2737

Interest rate	— YIELD/RATE (%) —		— 52-WEEK RANGE (%) —							3-yr chg (pct pts)	
	Last (●)	Week ago	Low	0	3	6	9	12	High		
Federal-funds rate target	2.00	2.00	2.00								-1.00
Prime rate*	5.00	5.00	5.00								-1.00
Libor, 3-month	2.81	2.69	2.54								-0.62
Money market, annual yield	2.36	2.34	2.25								0.17
Five-year CD, annual yield	3.81	3.68	3.23								-0.31
30-year mortgage, fixed†	6.42	6.17	5.36								1.09
15-year mortgage, fixed†	6.03	5.75	4.91								1.09
Jumbo mortgages, \$417,000-plus†	7.63	7.38	6.49								1.99
Five-year adj mortgage (ARM)†	5.87	5.43	5.01								1.11
New-car loan, 48-month	6.94	6.65	6.54								0.64
Home-equity loan, \$30,000	4.84	4.83	4.81								-0.12

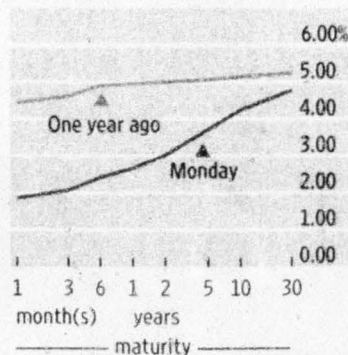
Bankrate.com rates based on survey of over 4,800 online banks. *Base rate posted by 75% of the nation's largest banks. †Excludes closing costs.

Sources: Reuters; WSJ Market Data Group; Bankrate.com

Benchmark Yields and Rates

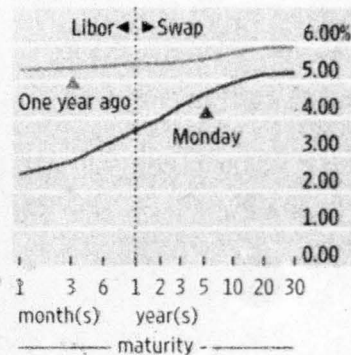
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Fixed mid rates* to be paid against three-month Libor



Semiannual swaps maturing in 2 yrs-30 yrs Sources: Ryan ALM; ICAP plc.

Corporate Borrowing Rates and Yields

Bond total return index	Close	— YIELD (%) —		— 52-WEEK —		TOTAL RETURN (%)	
		Last	Week ago	High	Low	52-wk	3-yr
Treasury , Ryan ALM	973.72	3.943	3.682	5.117	2.782	9.83	3.79
10-yr Treasury , Ryan ALM	1102.91	4.247	3.994	5.195	3.314	11.58	3.56
DJ Corporate	204.58	6.037	5.757	6.092	5.222	4.52	2.70
Aggregate , Lehman Bros.	1280.44	5.320	5.060	5.810	4.220	6.57	4.23
High Yield 100 , Merrill Lynch	n.a.	n.a.	9.169	10.401	7.276	n.a.	n.a.
Fixed-Rate MBS , Lehman	1332.60	5.870	5.620	6.160	4.660	6.68	4.74
Muni Master , Merrill	n.a.	n.a.	3.697	4.294	3.276	n.a.	n.a.
EMBI Global , J.P. Morgan	412.01	6.952	6.790	7.235	6.522	5.64	7.93

Sources: J.P. Morgan; Ryan ALM; Ryan Labs; Lehman Brothers; Merrill Lynch